

Navigate Business Checking

March 31, 2025 ■ Page 1 of 7



NORTHLANDS ORTHOPAEDIC INSTITUTE LLC
DEBTOR IN POSSESSION
CH11 CASE #25-11372 (NJ)
504 VALLEY RD STE 200
WAYNE NJ 07470-3534

Questions?

Available by phone Mon-Sat 7:00am-11:00pm Eastern

Time, Sun 9:00am-10:00pm Eastern Time:

We accept all relay calls, including 711

1-800-CALL-WELLS (1-800-225-5935)

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

Other Wells Fargo Benefits

This tax season, don't get scammed by an IRS impersonator.

Scammers are impersonating the Internal Revenue Service to steal your identity and convince you to send them money.

Know that the IRS will not:

- Initiate contact with you or request sensitive information by email, text, or social media.
- Demand immediate payment or offer to assist you with receiving a payment.
- Threaten to immediately have you arrested, deported, or revoke your driver's license for not paying.
- Ask you to pay your taxes using a gift or prepaid card, cryptocurrency, or wire transfer.

If you do get an unexpected call from the IRS, hang up right away, and do not provide any additional information, even if the caller already has the last four digits of your Social Security number.

Remember, if you do owe taxes, the IRS will contact you by mail before attempting to call you.

Learn more at wellsfargo.com/spottaxscams

**Statement period activity summary**

Beginning balance on 3/1	\$33,740.66
Deposits/Credits	74,205.66
Withdrawals/Debits	- 65,000.00
Ending balance on 3/31	\$42,946.32

Account number: [REDACTED] **2324 (primary account)**

NORTHLANDS ORTHOPAEDIC INSTITUTE LLC
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NEW Jersey account terms and conditions apply

For Direct Deposit use
 Routing Number (RTN): [REDACTED] 0025

For Wire Transfers use
 Routing Number (RTN): [REDACTED] 0248

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	\$0.28
Average collected balance	\$33,347.44
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.28
Interest paid this year	\$7.00
Total interest paid in 2024	\$107.30

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
3/3		Horizon Hclaimpmt 000000 ACH010028056993 TRN*1*0028056993*1220999690\	48.21		
3/3		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882505601026621*1066033492\	315.02		
3/3		Horizon Hclaimpmt 000000 ACH040075497675 TRN*1*0075497675*1220999690\	814.40		
3/3		Horizon Hclaimpmt 000000 ACH010028056992 TRN*1*0028056992*1220999690\	3,397.70		38,315.99
3/4		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882505701053333*1066033492\	214.21		
3/4		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*S6528538*1411289245*000087726\	320.69		
3/4		Horizon Hclaimpmt 000000 ACH010028075013 TRN*1*0028075013*1220999690\	366.37		
3/4		Healthier NJ CI Healthier 000000 ACH030001283566 TRN*1*0001283566*2843673030\	635.18		
3/4		Horizon Hclaimpmt 000000 ACH040075508254 TRN*1*0075508254*1220999690\	838.40		
3/4		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*W315083122*1411289245*000087726\	2,892.33		
3/4		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*825058000239456*1066033492\	3,369.48		46,952.65
3/5		Optum Hclaimpmt xxxx9828 TRN*1*2834630916*1300029448*0000Life1\	59.33		
3/5		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*S6600627*1411289245*000087726\	196.06		
3/5		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882505801042317*1066033492\	1,121.84		48,329.88
3/6		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882506001036526*1066033492\	457.89		
3/6		Deposit Made In A Branch/Store	4,919.27		53,707.04

*Transaction History (continued)*

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
3/7		Horizon Hclaimpmt 000000 ACH010028098446 TRN*1*0028098446*1220999690\	83.84		
3/7		Unitedhealthcare Hclaimpmt xxxx9828 TRN**S6694654*1411289245*000087726\	184.83		
3/7		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882506201021364*1066033492\	508.16		54,483.87
3/10		Aetna AS01 Hclaimpmt xxxx9828 TRN**S882506301032243*1066033492\	241.09		
3/10		Horizon Hclaimpmt 000000 ACH010028107475 TRN*1*0028107475*1220999690\	242.84		
3/10		Deposit Made In A Branch/Store	1,711.31		
3/10		Deposit Made In A Branch/Store	7,831.19		64,510.30
3/11		Horizon Hclaimpmt 000000 ACH010028125535 TRN**S028125535*1220999690\	14.14		
3/11		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882506401053144*1066033492\	69.66		
3/11		Horizon Hclaimpmt 000000 ACH040075529820 TRN**S0075529820*1220999690\	83.30		
3/11		Horizon Hclaimpmt 000000 ACH040075535716 TRN*1*0075535716*1220999690\	175.20		
3/11		Healthier NJ CI Healthier 000000 ACH030001292786 TRN*1*0001292786*2843673030\	587.97		65,440.57
3/12		Aetna AS01 Hclaimpmt xxxx9828 TRN**S882506501047323*1066033492\	60.00		
3/12		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*S6976436*1411289245*000087726\	107.15		65,607.72
3/13		Horizon Hclaimpmt 000000 ACH040075541631 TRN*1*0075541631*1220999690\	190.00		
3/13		Horizon Hclaimpmt 000000 ACH010028139537 TRN*1*0028139537*1220999690\	280.52		
3/13		Withdrawal Made In A Branch/Store	65,000.00		1,078.24
3/14		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*S7070322*1411289245*000087726\	54.85		
3/14		Horizon Hclaimpmt 000000 ACH010028149521 TRN*1*0028149521*1220999690\	72.31		
3/14		Horizon Hclaimpmt 000000 ACH040075546984 TRN*1*0075546984*1220999690\	87.78		
3/14		Horizon Hclaimpmt 000000 ACH040075546983 TRN*1*0075546983*1220999690\	95.58		
3/14		Horizon Hclaimpmt 000000 ACH040075546982 TRN*1*0075546982*1220999690\	98.00		
3/14		Horizon Hclaimpmt 000000 ACH010028149520 TRN*1*0028149520*1220999690\	151.34		
3/14		Unitedhealthcare Hclaimpmt xxxx9828 TRN**S7147234*1411289245*000087726\	247.25		
3/14		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882507000116623*1066033492\	613.79		
3/14		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882506901015810*1066033492\	988.66		3,487.80
3/17		Horizon Hclaimpmt 000000 ACH040075552659 TRN*1*0075552659*1220999690\	132.30		
3/17		Horizon Hclaimpmt 000000 ACH010028158821 TRN*1*0028158821*1220999690\	240.00		
3/17		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882507001017720*1066033492\	371.21		
3/17		Deposit Made In A Branch/Store	7,691.09		11,922.40
3/18		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*S7273701*1411289245*000087726\	123.32		
3/18		Horizon Hclaimpmt 000000 ACH040075563447 TRN*1*0075563447*1220999690\	176.00		
3/18		Healthscope Bene Hclaimpmt xxxx9828 TRN*1*CR09410107637035069842349*1710847266*000040	1,008.66		

*Transaction History (continued)*

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
3/18		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*W316558876*1411289245*000087726\	1,699.62		
3/18		Horizon Hclaimpmt 000000 ACH010028177499 TRN*1*0028177499*1220999690\	2,389.50		17,319.50
3/19		Optum Hclaimpmt xxxx9828 TRN*1*2860981785*1300029448*0000Life1\	58.14		
3/19		Horizon Hclaimpmt 000000 ACH010028181668 TRN*1*0028181668*1220999690\	94.68		
3/19		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*S7343571*1411289245*000087726\	138.14		17,610.46
3/20		Horizon Hclaimpmt 000000 ACH010028190559 TRN*1*0028190559*1220999690\	10.63		
3/20		Healthier NJ CI Healthier 000000 ACH030001302241 TRN*1*0001302241*2843673030\	133.09		17,754.18
3/21		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*S7512900*1411289245*000087726\	54.85		
3/21		Aetna A04 Hclaimpmt xxxx9828 TRN*1*825077000173861*1066033492\	121.60		
3/21		Horizon Hclaimpmt 000000 ACH010028200767 TRN*1*0028200767*1220999690\	158.91		
3/21		Horizon Hclaimpmt 000000 ACH040075574999 TRN*1*0075574999*1220999690\	179.90		
3/21		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*S7434978*1411289245*000087726\	310.22		
3/21		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*825077000173864*1066033492\	363.27		18,942.93
3/24		Horizon Hclaimpmt 000000 ACH010028210088 TRN*1*0028210088*1220999690\	48.21		
3/24		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882507701054013*1066033492\	167.85		
3/24		Horizon Hclaimpmt 000000 ACH010028210087 TRN*1*0028210087*1220999690\	441.76		19,600.75
3/25		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*T0104554*1411289245*000087726\	0.01		
3/25		Vpay Hclaimpmt xxxx9828 TRN*1*2871799884*1223180609*0000Vpay5\	100.57		
3/25		Horizon Hclaimpmt 000000 ACH010028228405 TRN*1*0028228405*1220999690\	117.34		
3/25		Healthier NJ CI Healthier 000000 ACH030001311580 TRN*1*0001311580*2843673030\	143.35		
3/25		Deposit Made In A Branch/Store	19,885.04		39,847.06
3/26		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882508001047729*1066033492\	338.19		40,185.25
3/27		Healthier NJ CI Healthier 000000 ACH030001315469 TRN*1*0001315469*2843673030\	658.67		40,843.92
3/28		Horizon Hclaimpmt 000000 ACH010028253056 TRN*1*0028253056*1220999690\	78.32		
3/28		Unitedhealthcare Hclaimpmt xxxx9828 TRN*1*T0347839*1411289245*000087726\	176.70		
3/28		Horizon Hclaimpmt 000000 ACH040075603387 TRN*1*0075603387*1220999690\	249.48		
3/28		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882508301015736*1066033492\	704.88		
3/28		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*8825084000032822*1066033492\	753.26		42,806.56
3/31		Aetna AS01 Hclaimpmt xxxx9828 TRN*1*882508401029872*1066033492\	139.48		
3/31		Interest Payment	0.28		42,946.32
Totals			\$74,205.66	\$65,000.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.



Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 03/01/2025 - 03/31/2025	Standard monthly service fee \$25.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Minimum daily balance	\$10,000.00	\$1,078.24 <input type="checkbox"/>
• Combined balance in linked accounts, which may include	\$15,000.00	\$33,855.69 <input checked="" type="checkbox"/>
- Average ledger balance in your Navigate Business Checking, Initiate Business Checking, and Additional Navigate Business Checking, plus		
- Average ledger balance in your Business Market Rate Savings and Business Platinum Savings, plus		
- Average ledger balance in your Business Time Account (CD)		

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Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	20,000	0	0.0030	0.00
Transactions	62	250	0	0.50	0.00
Total service charges					\$0.00

IMPORTANT ACCOUNT INFORMATION

Effective June 4, 2025, we are updating the following sections of the "Availability of Funds Policy" in our Deposit Account Agreement:

The "Longer delays may apply" section is deleted and replaced with the following:

In some cases, we will not make the first \$400 of a business day's check deposits available to you on the day we receive the deposits. Further, in some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit.

Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day after the day of your deposit.

Except as otherwise explained in this paragraph, if we are not going to make all funds from your deposit available on the business day of deposit or the first business day after the day of deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a Wells Fargo employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. The funds will generally be available no later than the seventh business day after the day of your deposit.

The "Special rules for new accounts" section is deleted and replaced with the following:



If you are a new customer, the following special rules apply during the first 30 days your account is open. Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window and at a Wells Fargo ATM will be available on the day we receive the deposit. Funds from your check deposits will be available on the business day after the day we receive the deposits; no funds from a business day's check deposits are available on the day we receive the deposits.

If we delay the availability of your deposit the following special rules may apply:

- The first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725 may not be available until the second business day after the day of your deposit.
- The excess over \$6,725 and funds from all other check deposits will be available no later than the seventh business day after the day of your deposit. The first \$275 of a day's total deposit of funds from all other check deposits, however, may be available on the first business day after the day of your deposit.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available.

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Availability of Funds Policy," subsection "Your ability to withdraw funds," is deleted and replaced with the following:

Our policy is to make funds from your check deposits to your checking or savings account (in this policy, each account) available to you on the first business day after the day we receive your deposits. Incoming wire transfers, electronic direct deposits, cash deposited at a teller window and at a Wells Fargo ATM, and the first \$400 of a day's check deposits at a teller window, at a Wells Fargo ATM, and with the Wells Fargo Mobile Banking app will be available on the day we receive the deposits. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will generally be available on the day we receive the transfer. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks and other items presented for payment and applicable fees that you have incurred.

Effective May 15, 2025, the section of the Deposit Account Agreement titled "Fund Transfer Disclosures-General," subsection "ACH transactions," is deleted and replaced with the following:

These additional terms apply to payments to or from your account that you transmit through an ACH:

- Your rights as to payments to or from your account will be based on the laws governing your account.
 - When we credit your account for an ACH payment, the payment is provisional until we receive final settlement through a Federal Reserve Bank or otherwise receive payment.
 - If we don't receive final settlement or payment, we're entitled to a refund from you for the amount credited to your account and the sender of the payment will not be considered to have made the payment to you.
 - For ACH debit entries that debit your non-Wells Fargo account and credit your Wells Fargo account, Wells Fargo Bank generally holds those funds for 3-4 business days to make sure that the funds will not be returned unpaid before we credit your Wells Fargo account. Longer holds may apply, or we may return the funds to the sending bank and not make the funds available to your Wells Fargo Account, if we - in our sole discretion - believe the transfer is irregular or suspicious.
 - Any Originating Depository Financial Institution (ODFI) may initiate, pursuant to ACH Operating Rules, ACH debit entries to your account for presentment or re-presentment of items you write or authorize.
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NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.



Important Information You Should Know

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts: Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
 - In case of errors or questions about other transactions (that are not electronic transfers): Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.
 - If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.
 - To download and print an Account Balance Calculation Worksheet(PDF) to help you balance your checking or savings account, enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
 2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
 3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance
shown on your statement \$

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.

\$	_____
\$	_____
\$	_____
+ \$	_____
.....	TOTAL \$ _____

CALCULATE THE SUBTOTAL
(A + B + C + D)

(Add Parts A and B) TOTAL \$

SUBTRACT

C. The total outstanding checks and withdrawals from the chart above - \$

CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)
This amount should be the same
as the current balance shown in
your check register \$ _____